REMARKS

The present response is to the Office Action mailed in the above-referenced case on January 16, 2007. Claims 1-9, 11-16 and 18-26 are standing for examination. Claims 1-8, 11-16 and 18-26 are rejected under 35 U.S.C. 102(e) as being anticipated by Starr (US 6,606,606) hereinafter Starr. Claim 9 is rejected under 35 U.S.C. 103(a) as being unpatentable over Starr.

Applicant has carefully studied the art of Starr cited and applied by the Examiner, along with the rejections and statements of the instant Office Action. In response, applicant herein argues the art of Starr as clearly failing to teach applicant's component and communication architecture, as claimed.

Regarding independent claims 1, 11 and 20, the Examiner states that Starr teaches; "As per claims 1-8 and 11-26, Starr discloses the invention as claimed. Starr discloses a system and method for integrating and consolidating information from a plurality of financial systems or financial service providers into single accounting systems and for reporting and transferring financial information in response to a user request. See the abstract. The system enables a user to monitor, track and review financial transactions. The system also comprises a software suite for enabling viewing and manipulation of multiple categories of aggregated data compiled from a plurality of external data sources and accessible through a single interface operated on a data-packet-network, the data sources available for direct network-access. The system comprises a plurality of modules, each module having a distinct display interface providing interactive elements for a user to view and manipulate data from individual ones of the plurality data sources. Applicant is directed to figure 2, column 2, line 50 to column 3, line 32.

The system further includes one or more of a calendar module having at least one display interface for enabling viewing and manipulation of time and date sensitive calendar data, a transaction module having at least one display interface for enabling viewing and manipulation of financially oriented account data, a portfolio tracking module having at least one interface for enabling viewing and manipulation of investment

oriented account data, a networth reporting module having at least one display interface for displaying a solution oriented networth report compiled from the aggregated data, a bill payment module having at least one display interface for enabling viewing and initiation of payment action regarding current billing data and an account alert module having at least one display interface for reporting time and event sensitive account alerts related to changes in account data due to occurring events or pre-configured time parameters See column 6, line 12-52 and column 9 line 20 to column 11, line 12."

Applicant argues that Starr clearly fails to teach separate modules communicating with each other, as claimed. Applicant claims a calendar module having at least one display interface for enabling viewing and manipulation of time and date-sensitive calendar data; a transaction module having at least one display interface for enabling viewing and manipulation of financially oriented account data; a portfolio tracking module having at least one display interface for enabling viewing and manipulation of investment oriented account data; a net-worth reporting module having at least one display interface for displaying a solution-oriented net-worth report compiled from the aggregated data; a bill-payment module having at least one display interface for enabling viewing and initiation of payment action regarding current billing data; and an account-alert module. The Examiner relies on column 6, line 12-52, and column 9, line 20, to column 11, line 12, of Starr to teach said modules.

Applicant points out clear misinterpretations of the art by the Examiner. Column 6, lines 12-52 merely teach that the system of Starr may connect to financial external services on the network wherein the user may instruct the system of Starr to perform services, which in turn, the system of Starr instructs the external services via Instruction Generator 44. Applicant argues that these external services are not modules within the software suite as claimed.

Column 9, line 20 to col. 11, line 12 of Starr teach operations of Instruction generator 44 including communications between subscribers 12. In summary the broad portion of Starr, referenced by the Examiner, demonstrates how instructions are generated from Instruction Generator 44 to outside services on behalf of the user. Column 10 fairly

teaches account initiation procedures in the system of Starr for new subscribers. There is absolutely no teaching or suggestion in the art of Starr of providing a software suite incorporating separate software modules, as claimed. Starr provides a central Instruction Generator 44 for instructing all steps of all transactions taking place in the system.

Further, Column 11, lines 1-12, teaches that a *user* may download information onto a desktop accounting program. Applicant argues that the art of Starr fails to teach compiling and aggregating data from outside data sources, as claimed. Starr teaches the external service provider may generate a report after a transaction and push it the Instruction Generator 44 for storage in database 16. Starr fails to teach modules for control and report generation, as claimed, and evidenced by the Examiner's failure to address dependent claim 16, as its limitations are not shown in the art of Starr.

As a broad statement for the record, it appears the examination in this case is following the old path of investing prior art status in inventions that accomplish the same or a similar purpose as the invention in examination, rather than following the principle that it is the actual limitations of the claim that must be found in the art. Although Starr may be teaching initiating financial transactions per instruction from a user, the architecture, functionality, procedure and components, as claimed in applicant's invention are clearly not shown in the art of Starr.

Applicant further points out that in this eighth round of prosecution the Examiner manages to produce a 102 rejection using a piece of art that has clearly been shown to fail to teach all of applicant's claimed limitations of the present invention. Applicant respectfully requests a valid rejection clearly supported in the art or please allow the case to issue. Applicant believes this type of drawn out prosecution puts an unnecessary burden on applicant.

In view of applicant's above arguments, applicant believes the independent claims are clearly and unarguably patentable over the combined art provided by the Examiner. Depending claims 2-9, 12-16, 18-19 and 21-26 are then patentable on their own merits, or at least as depended from a patentable claim.

As all of the claims standing for examination have been shown to be patentable as amended over the art of record, applicant respectfully requests reconsideration, and that the present case be passed quickly to issue. If there are any time extensions needed beyond any extension specifically requested with this response, such extension of time is hereby requested. If there are any fees due beyond any fees paid with this amendment, authorization is given to deduct such fees from deposit account 50-0534.

Respectfully Submitted,
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